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EAGLE INSURANCE COMPANY.

REPORT OF THE DIRECTORS FOR THE YEAR ENDING 30TH JUNE, 1859.

ANOTHER year has elapsed, and the Directors have to make their usual Report to the Proprietors. As on former occasions, they will first beg the attention of the Proprietors to the Surplus Fund Account, which serves, as they are no doubt aware, to exhibit the chief occurrences of the year, the Balance Sheet hereafter to be referred to indicating the condition of the Company at the end of it.

The first-mentioned document is as follows:—

SURPLUS FUND ACCOUNT.

INCOME OF THE YEAR ENDING JUNE 30TH, 1859.				CHARGE OF THE YEAR.			
	£	s.	d.		£	s.	d.
Balance of Account, June 30th, 1858	482,879	7	7	Dividend to Proprietors	10,138	7	6
Ditto, Albion Insurance Company	128,526	0	10	Claims on decease of Lives Assured	230,917	14	2
Premiums on New Assurances	24,120	12	7	Additions thereto	18,350	17	11
Ditto on Renewed	237,769	10	3	Policies surrendered	12,075	13	0
				Reassurances, New	5,308	9	2
				Ditto, Old	25,021	3	7
Interest from Investments	281,690	2	10				
	79,650	19	4	Commission	281,673	17	10
				Medical Fees	9,247	4	0
				Income Tax	912	17	0
				Expenses of Management	1,977	8	6
					9,982	18	7
					303,794	5	11
				Balance of Account, June 30th, 1859, as below	659,013	17	2
					£972,916	10	7
	£972,916	10	7				

Examined and found to be correct,

(Signed) THOMAS ALLEN,
WILLIAM HENRY SMITH, JUN., } Auditors.

The Proprietors will remember that the junction of the Albion with the Eagle was completed at the commencement of the past year; and it will be seen, that out of the Assets transferred by that Company the sum of £128,526. 0s. 10d. was contributed to the Surplus Fund.

The income from Premiums on new Assurances is £24,120. 12s. 7d. A portion of the risk under these, however, it has been necessary to reinsure, and the amount paid on this score will be seen on the credit side of the account.

The total income from Premiums and interest is £361,541. 2s. 2d., not quite £1,000 per diem, the rate of income anticipated in the last Report.

Deducting the sums to be immediately disbursed, the realized Assets of the conjoint Companies on the 30th of June, 1858, were £1,752,535. 14s. 5d.; and since the interest received amounts, as above shown, to £79,650. 19s. 4d., it follows that the Company's funds of that date, productive and unproductive, have been accumulating during the year at the average rate of £4. 11s. per cent.

The payment for claims on decease of Lives Assured is large in the abstract, but it does not much exceed the average of 2½ per cent. on the total amount assured.

The expenses have unavoidably increased; they are, however, not quite double what they were twelve years ago, while the Company's business is now six times greater than it was then; hence the rate of the expenditure is reduced during that period about 66 per cent.

The Balance Sheet is as follows:—

BALANCE SHEET.

LIABILITIES.				ASSETS.			
	£	s.	d.		£	s.	d.
Interest due to Proprietors	6,552	11	4	Amount invested in Fixed Mortgages and Life Interests	1,206,484	9	11
Claims on decease of Lives Assured and additions thereto unpaid	58,803	13	7	Ditto decreasing Mortgages	156,801	1	11
Cash Bonus due to Policy-holders	14,966	2	3	Ditto Reversions	61,478	15	7
Sundry Accounts	7,028	5	5	Ditto Funded Property and Government Annuities	162,847	17	2
Value (1857) of Sums Assured	4,013,211	8	6	Ditto temporary Securities	107,021	10	6
Proprietors' Fund	£203,850	0	0	Current Interest on the above Investments	22,574	12	9
Surplus Fund, as above	659,013	17	2	Cash and Bills	24,344	4	6
				Advanced on the Company's Policies	82,101	13	6
				Agents' Balances	23,728	2	3
				Sundry Accounts	6,261	14	5
				Value (1857) of Assurance Premiums	3,109,681	15	9
					£4,963,425	18	3
	£4,963,425	18	3				

Examined and found to be correct,

(Signed) THOMAS ALLEN,
WILLIAM HENRY SMITH, JUN., } Auditors.

Here it will be seen that the total Assets of the Company, realized and to be realized, are not much short of £5,000,000; those of the former description amounting to £1,853,744. 2s. 6d., and those of the latter to £3,109,681. 15s. 9d.

The Surplus Fund has increased (mainly by the junction with the Albion) from £182,879. 7s. 7d., in 1858, to £659,013. 17s. 2d. in 1859, the increase being £176,134. 9s. 7d.

It must not be forgotten, however, that the true amount of this fund, which constitutes the provision for future bonuses and expenses, can be determined only by a revaluation of all the Company's Assets and Liabilities; and this revaluation, the Proprietors are aware, will next be made in 1862.

Meanwhile, as the amount of the fund is large, it may prevent misapprehension to point out, that in the accounts of a Life Assurance Company made up as these are, the surplus fund should never be reduced below a certain amount, to be regulated from time to time by the ascertained value of the income; and that it is the excess accruing in the fund, over and above this amount, and not the fund itself, which is properly divisible at the epochs appointed for the distribution of profits.

In the case of the Eagle, this excess is, at the present time, no doubt, considerable; and the Directors have every reason to believe, that when the time arrives for the next division of profits, the amount of it will be such as to give ample satisfaction to all concerned.

The Trustees and Directors of the Company are now as follow:—

TRUSTEES.

LORD BATEMAN.
ROBERT CHEERE, Esq.
JOSEPH ESDAILE, Esq.
CHARLES THOMAS HOLCOMBE, Esq.

RICHARD HARMAN LLOYD, Esq.
WILLIAM JAMES MAXWELL, Esq.
RALPH CHARLES PRICE, Esq.
HON. E. T. YORKE, M.P.

And other Gentlemen.

DIRECTORS.

CHARLES BISCHOFF, Esq., *Chairman.*

THOMAS BODDINGTON, Esq., *Deputy-Chairman.*

JOHN WHITE CATER, Esq.
CHARLES CHATFIELD, Esq.
THOMAS DEVAS, Esq.
SIR JAMES BULLER EAST, BART., M.P.
NATHANIEL GOULD, Esq.
ROBERT A. GRAY, Esq.
WILLIAM AUGUSTUS GUY, M.D.
CHARLES THOMAS HOLCOMBE, Esq.
RICHARD HARMAN LLOYD, Esq.

JOSHUA LOCKWOOD, Esq.
JAMES MURRAY, Esq.
SIR W. G. OUSELEY, K.C.B., D.C.L.
W. ANDERSON PEACOCK, Esq.
RALPH CHARLES PRICE, Esq.
PHILIP ROSE, Esq.
GEORGE RUSSELL, Esq.
THOMAS GODFREY SAMBROOKE, Esq.
CAPT. LOUIS SYMONDS TINDAL, R.N.

RIGHT HON. SIR JOHN YOUNG, BART.

Equity and Law Life Assurance Society,

18, LINCOLN'S INN FIELDS, LONDON, W.C.

CAPITAL—ONE MILLION, in £10,000 SHARES of £100 EACH.

TRUSTEES.

THE RIGHT HONOURABLE LORD CRANWORTH.
THE RIGHT HON. LORD MONTEAGLE.
THE RIGHT HONOURABLE THE LORD CHIEF JUSTICE ERLE.
THE RIGHT HON. THE LORD CHIEF BARON.
THE RIGHT HON. SIR JOHN TAYLOR COLERIDGE.
NASSAU W. SENIOR, Esq.
CHARLES PURTON COOPER, Esq., Q.C., LL.D., F.R.S.
GEORGE CAPRON, Esq.

DIRECTORS.

NASSAU W. SENIOR, Esq., *Chairman.* GEO. LAKE RUSSELL, Esq., *Deputy-Chairman.*

REDUCTION OF PREMIUM.—Parties effecting assurances within Six Months of their last Birthday are allowed a proportionate diminution in the Premium.

FOREIGN RESIDENCE.—Persons whose lives are assured are allowed, without licence or extra charge, in time of peace, to proceed to and reside in any part of the World distant more than thirty-three degrees from the Equator; and to reside within the prohibited degrees upon payment of an extra premium.

SECURITY TO THIRD PARTIES.—Policies do not become void by the lives assured going beyond the prescribed limits,—so far as regards the interest of Third Parties, provided they pay the additional Premium so soon as the fact comes to their knowledge.

BONUS.—NINE-TENTHS of the Profits are divided at the end of every five years among the assured. The additions made to Policies have averaged very nearly *Two per Cent. per Annum*, on the sums assured. Policies becoming Claims between the periods of Division are entitled to a Bonus, in addition to that previously declared.

PUBLICATION OF ACCOUNTS.—The Annual Reports and accounts are printed periodically. Copies may be had, with Forms of Proposal and every requisite information, upon written or personal application to the Office.

Gresham Life Assurance Society,

37, OLD JEWRY, LONDON, E. C.

ORIGINAL TRUSTEES.

MATTHEW MARSHALL, Esq., Bank of England.
STEPHEN OLDING, Esq., Lombard Street.
WILLIAM SMEE, Esq., Bank of England.

DIRECTORS.

WILLIAM TABOR, Esq., *Chairman*.
JOHN BEADNELL, Esq., *Deputy-Chairman*.
FREDERICK A. DAVISS, Esq. | EDWARD SOLLY, F.R.S.
J. LYNE HANCOCK, Esq. | W. H. THORNTONWAITE, Esq.
ALFRED SMEE, F.R.S. | GEORGE TYLER, Esq.
JOSEPH WILLIAMS, Esq.

BANKERS.

BANK OF ENGLAND, & OLDING, SHARPE, & CO.

MEDICAL REFEREE.

ALFRED SMEE, F.R.S., Surgeon to the Bank of England.

SOLICITOR.

T. H. DEVONSHIRE, Esq., 8, Old Jewry.

ACTUARY & SECRETARY.

EDWIN JAMES FARREN, Esq.

Policies effected without loss of time, formalities being carried through at the Office every day, from 10 to 4; Saturdays, 10 to 2; Medical Officer, daily, at 11. The Board assembles on Thursdays, at half-past 12.

Loans may be obtained in connection with Policies effected with the Company. There has been advanced in this respect upwards of a Quarter of a Million since July, 1848.

Annual Reports, Prospectuses, and other Forms, on application.

EDWIN JAMES FARREN, *Actuary and Secretary*.

Guardian

FIRE AND LIFE ASSURANCE COMPANY,

No. 11, LOMBARD STREET, LONDON, E.C.

ESTABLISHED 1821.

DIRECTORS.

HENRY HULSE BERENS, Esq., <i>Chairman</i> .	HENRY VIGNE, Esq., <i>Deputy-Chairman</i> .	
CHAS. WM. CURTIS, Esq.	JOHN G. HUBBARD, Esq., M.P.	JAMES MORRIS, Esq.
FRANCIS HART DYKE, Esq.	JOHN LABOUCHERE, Esq.	HENRY NORMAN, Esq.
Sir W. M. T. FARQUHAR, Bt., M.P.	JOHN LOCH, Esq.	HENRY R. REYNOLDS, Esq.
Sir WALTER R. FARQUHAR, Bart.	STEWART MARJORIBANKS, Esq.	Sir GODFREY J. THOMAS, Bt.
THOMSON HANKEY, Esq., M.P.	JOHN MARTIN, Esq.	JOHN THORNTON, Esq.
JOHN HARVEY, Esq.	ROWLAND MITCHELL, Esq.	JAMES TULLOCH, Esq.

AUDITORS.

LEWIS LOYD, Esq.	HENRY SYKES THORNTON, Esq.
JOHN HENRY SMITH, Esq.	CORNELIUS PAINE, Jun., Esq.

THOS. TALLEMACH, Esq., *Secretary*.--SAMUEL BROWN, Esq., *Actuary*.

LIFE DEPARTMENT.—UNDER THE PROVISIONS OF AN ACT OF PARLIAMENT, this Company now offers to new Insurers **Eighty per Cent. of the Profits, at Quinquennial Divisions, or a Low Rate of Premium** without participation of Profits.

Since the establishment of the Company in 1821, the amount of Profits allotted to the Assured has exceeded in cash value £660,000, which represents equivalent Reversionary Bonuses of £1,058,000.

After the Division of Profits at Christmas, 1859, the Life Assurances in force, with existing Bonuses thereon, amounted to upwards of £4,730,000; the Income from the Life Branch, £207,000 per annum; and the Life Assurance Fund exceeded £1,618,000.

LOCAL MILITIA & VOLUNTEER CORPS.—No extra Premium is required for service therein.

INVALID LIVES assured at corresponding extra Premiums.

LOANS granted on Life Policies to the extent of their values, if such value be not less than £50.

ASSIGNMENTS OF POLICIES.—Written Notices of, received and registered.

MEDICAL FEES paid by the Company, and no charge for Policy Stamps.

Notice is hereby given, That Fire Policies which expire at Midsummer must be renewed within fifteen days at this Office; or with Mr. SAMS, No. 1, St. James's Street, corner of Pall Mall; or with the Company's Agents throughout the Kingdom; otherwise they become void.

Losses caused by Explosion of Gas are admitted by this Company.

The London Assurance,

INCORPORATED A.D. 1720,
FOR LIFE, FIRE, AND MARINE ASSURANCES.
HEAD OFFICE—No. 7, ROYAL EXCHANGE, CORNHILL.

JOHN ALVES ARBUTHNOT, Esq., *Governor.*
JOHN ALEX. HANKEY, Esq., *Sub-Governor.*
BONAMY DOBREE, Jun., Esq., *Deputy-Governor.*

DIRECTORS.

NATHAN ^L . ALEXANDER, Esq. RICHARD BAGGALLAY, Esq. HENRY BONHAM BAX, Esq. JAMES BLYTH, Esq. EDWARD BUDD, Esq. EDWARD BURMESTER, Esq. CHARLES CRAWLEY, Esq. F. G. DALGETY, Esq.	JOHN ENTWISLE, Esq. ROBT. GILLESPIE, Jun., Esq. HARRY GEO. GORDON, Esq. EDWIN GOWER, Esq. SAMUEL GREGSON, Esq., M.P. A. C. GUTHRIE, Esq. EDWARD HARNAGE, Esq. LOUIS HUTH, Esq.	WILLIAM KING, Esq. CHARLES LYALL, Esq. JOHN ORD, Esq. CAPT. R. W. PELLY, R.N. DAVID POWELL, Esq. P. F. ROBERTSON, Esq. ALEXANDER TROTTER, Esq. LESTOCK P. WILSON, Esq.
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WEST END OFFICE—No. 7, PALL MALL.

COMMITTEE.

TWO MEMBERS OF THE COURT in rotation, and
HENRY KINGSCOTE, Esq. AND JOHN TIDD PRATT, Esq.
Superintendent.—PHILIP SCOONES, Esq.

LIFE DEPARTMENT.

Actuary.—PETER HARDY, Esq., F.R.S.

THIS CORPORATION has granted Assurances on Lives for a **period exceeding One Hundred and Thirty Years**, having issued its first Policy on the 7th June, 1721.

Two-thirds, or **66 per cent.**, of the entire Profits are given to the Assured.

Policies may be opened under any of the following plans, viz. :—

At a low rate of Premium, without participation in Profits, or at a somewhat higher rate, entitling the Assured, either after the first five years, to an annual abatement of Premium for the remainder of Life, or, after payment of the first Premium, to a participation in the ensuing Quinquennial Bonus.

The high character which this ancient Corporation has maintained during **nearly a Century and a Half**, secures to the public a full and faithful declaration of Profits.

The Corporation bears the whole **EXPENSES OF MANAGEMENT**, thus giving to the Assured, conjoined with the protection afforded by its **Corporate Fund**, advantages equal to those of any system of Mutual Assurance.

All Policies are issued Free from Stamp Duty, or from charge of any description whatever, beyond the Premium.

The Fees of **Medical Referees** are paid by the Corporation.

Annuities are granted by the Corporation, payable Half-Yearly.

FIRE DEPARTMENT.

Manager.—THOS. B. BATEMAN, Esq.

Common Assurances, One Shilling and Sixpence per Cent.

Hazardous Assurances, Two Shillings and Sixpence per Cent.

Doubly Hazardous Assurances, Four Shillings and Sixpence per Cent.

Foreign and Special Assurances accepted at moderate Rates.

Prospectuses and all other Information may be obtained by either a written or personal application to the Actuary, the Manager of the Fire Department, or to the Superintendent of the West End Office.

JOHN LAURENCE, *Secretary.*

National Mercantile

(MUTUAL) LIFE ASSURANCE SOCIETY,

POULTRY, MANSION HOUSE, LONDON.

MUTUAL ASSURANCE WITHOUT PERSONAL LIABILITY.

EMPOWERED BY SPECIAL ACT OF PARLIAMENT.—ESTABLISHED IN 1837.

TRUSTEES.
 GEORGE MOORE, Esq. ROBERT WILCOXON, Esq. PETER ROLT, Esq.

DIRECTORS.
 ROBERT WILCOXON, Esq., CHAIRMAN (*A. & R. Wilcoxon*).
 WILLIAM LAWSON, Esq., DEPUTY-CHAIRMAN (*Trower, Lawson, & Trower*).
 JOHN D. CARTER, Esq., (*Wiggins, Teape, Carter, & Barlow*), Aldgate.
 GEORGE CURSHAM, M.D., 55, Victoria Street, Westminster.
 WILLIAM FREDERICK DE LA RUE, Esq. (*De la Rue & Co.*)
 R. W. JOHNSON, Esq., Moorgate.
 JAMES PEEK, Esq. (*Peek, Brothers, & Co.*)
 FREDERICK TWYNAM, Esq., Bishopstoke, Hants.
 JAMES WORRALL, Jun., Esq., ALDERMAN (*J. & J. M. Worrall*), Salford, Manchester.
Bankers.—THE LONDON JOINT-STOCK BANK.
Physician.—GEORGE CURSHAM, M.D., 55, Victoria Street, Westminster.
Surgeon.—CHARLES RAY, Esq., 82, Gracechurch Street.

Among other advantages offered by this Society are—Mutual Assurance in its best form, without personal liability—the whole of the Profits divided quinquennially amongst Policy Holders of five years' standing or upwards—economy of management—moderate rates of Premium, and prompt settlement of Claims.

VALIDITY AND INDISPUTABILITY OF POLICIES.—*Policy Holders in this Office, after the expiration of five years, are entitled to proceed to and from any part of the world, without any charge for voyage or residence; and the non-payment of the Premium at the periods prescribed by the Policy will alone, under any circumstances, thereafter vitiate the Policy or render it null and void.*

DAYS OF GRACE.—Claims on the Society by death occurring within the days of grace are held valid, notwithstanding the Premiums be unpaid; and the amount due to the Society can be deducted from the amount assured, on settlement of a claim.

VOLUNTEER RIFLE CORPS.—No extra Premium is required for service in these Corps within the United Kingdom.

Examples of Bonus Additions declared 1st July, 1858:—

Years in force in 1858.	Age on effecting Assurance.	Sum Assured.	Addition to Sum Assured, in the event of death before 1st July, 1863.	Years in force in 1858.	Age on effecting Assurance.	Sum Assured.	Addition to Sum Assured, in the event of death before 1st July, 1863.	Years in force in 1858.	Age on effecting Assurance.	Sum Assured.	Addition to Sum Assured, in the event of death before 1st July, 1863.
19	33	£999 19	£366 4 0	14	44	£1000 0	£286 1 0	10	27	£500 0	£120 6 0
17	39	999 0	306 17 0	13	32	999 0	272 17 0	9	25	499 19	112 12 0
16	41	3000 0	958 19 0	12	34	499 19	141 16 0	7	31	499 19	93 7 0
15	43	499 0	143 6 0	11	33	999 0	264 9 0				

Where the Bonus has been taken by way of Reduction of Premium, the Reductions have varied from 20 to 70 per Cent.

JENKIN JONES, ACTUARY AND SECRETARY.

Pelican

LIFE INSURANCE COMPANY,

ESTABLISHED IN 1797,
 70, LOMBARD STREET, CITY;
 AND
 57, CHARING CROSS, WESTMINSTER.

Directors.

OCTAVIUS EDWARD COOPE, Esq. WILLIAM COTTON, D.C.L., F.R.S. JOHN DAVIS, Esq. J. A. GORDON, Esq., M.D., F.R.S. EDWARD HAWKINS, Jun., Esq. KIRKMAN D. HODGSON, Esq., M.P.	HY. LANCELOT HOLLAND, Esq. WM. JAS. LANCASTER, Esq. JOHN LUBBOCK, Esq., F.R.S. BENJAMIN SHAW, Esq. MATTHEW WHITING, Esq. M. WYVILL, Jun., Esq., M.P.
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This Company offers

COMPLETE SECURITY.

Moderate Rates of Premium, with Participation in Four-fifths, or Eighty per Cent., of the Profits.

Low Rates, without Participation in Profits.

LOANS

in connection with Life Assurance, on approved Security, in Sums of not less than £500.

ANNUAL PREMIUM

required for the Assurance of £100 for the Whole Term of Life:—

Age.	Without Profits.	With Profits.	Age.	Without Profits.	With Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 11 0	1 15 0	40	2 18 10	3 6 5
20	1 13 10	1 19 3	50	4 0 9	4 10 7
30	2 4 0	2 10 4	60	6 1 0	6 7 4

ROBERT TUCKER, *Actuary & Secretary.*

United Kingdom Life Assurance Company,

8, WATERLOO PLACE, PALL MALL, S.W.

THE HON. FRANCIS SCOTT, *Chairman.* CHAS. BERWICK CURTIS, Esq., *Deputy-Chairman.*

FOURTH DIVISION OF PROFITS.

SPECIAL NOTICE.—Parties desirous of participating in the Fourth Division of Profits to be declared on all Policies effected prior to the 31st of December next year, should, in order to enjoy the same, make immediate application. There have already been three Divisions of Profits, and the Bonuses divided have averaged nearly 2 per Cent. per Annum on the Sums Assured, or from 30 to 100 per Cent. on the Premiums paid, without imparting to the recipients the risk of copartnership, as is the case in mutual societies.

To show more clearly what these Bonuses amount to, three following cases are put forth as examples :—

Sum Insured.	Bonuses added.	Amount payable up to December, 1854.
£5,000	£1,987 10	£6,987 10
1,000	397 10	1,397 10
100	39 15	139 15

Notwithstanding these large additions, the Premiums are on the lowest scale compatible with security for the payment of the Policy when death arises; in addition to which advantages, one-half of the Premiums may, if desired, for the term of five years, remain unpaid at 5 per Cent. Interest, without security or deposit of the Policy.

The Assets of the Company at the 31st December, 1858, amounted to £652,618. 3s. 10d., all of which had been invested in Government and other approved Securities.

No charge for Volunteer Military Corps while serving in the United Kingdom.

Policy Stamps paid by the Office.

Immediate application should be made to the Resident Director, No. 8, Waterloo Place, Pall Mall.

By order, P. MACINTYRE, *Secretary.*

Western Life Assurance Society,

3, PARLIAMENT STREET, LONDON, S.W.

ESTABLISHED 1842.

TRUSTEES.

T. S. COCKS, Esq., J. P. for Middlesex, Charing Cross and Hereford Street, Park Lane.

J. H. GOODHART, Esq., J. P. for Surrey, Manor House, Upper Tooting, Surrey.

AUGUSTIN ROBINSON, Esq., J. P. for Middlesex, Lavant House, Chichester.

1. CREDITORS and BORROWERS can insure their Debts with special advantages in this Society.

2. PARTNERS IN FIRMS can increase their available Capital by the aid of a special Life Assurance Policy.

3. Officers in the Army and Civilians proceeding to India, or any of the British Colonies, may insure their lives on favourable terms.

4. IMMEDIATE BONUSES.—The rates of this Society, when compared with the higher rates of other Offices, will be found to give an immediate Bonus to Assurers.

5. VALUABLE PRIVILEGES.—Policies effected in this Office do not become void through temporary difficulty in paying a Premium, as permission is given, upon application, to suspend the payment at interest, according to the conditions detailed in the Prospectus.

Applications for Assurances to be made to the Actuary,

ARTHUR SCRATCHLEY, M.A.,

3, PARLIAMENT STREET, WESTMINSTER.

The following Divisions of Mr. Scratchley's "TREATISE ON ASSOCIATIONS FOR PROVIDENT INVESTMENT" may be had separately:—

DIVISION I. **SAVINGS BANKS**; containing a Review of their Past History and
400 pp. Present Condition, and of Legislation on the Subject; and an Exposition of
12s. 6d. the Measures required for their complete Reorganisation, and for placing
them on a sound Financial Basis.

DIVISION II. **BENEFIT BUILDING SOCIETIES, TONTINES, & EMIGRATION
SOCIETIES.**
Third Edition. 310 pp.
7s. 6d.

Continuation of On the Enfranchisement of **COPYHOLD, LIFE-LEASEHOLD, and**
DIVISION II. **CHURCH PROPERTY.**

Fourth Edition. 192 pp. PART I. PRINCIPLES AND PRACTICE.
3s. 6d.

DIVISION III. **LIFE ASSURANCE SOCIETIES and FRIENDLY SOCIETIES;**
Tenth Edition. with an Exposition of the **TRUE LAW OF SICKNESS**, Instructions for
316 pp. Valuing Post Obits and Reversions, and for Investigating the Affairs of
7s. 6d. Assurance Societies, &c.

*Each Division contains a Set of Model Rules, with numerous Tables, and the substance of the
Acts of Parliament.*

LONDON: CHARLES & EDWIN LAYTON, 150, FLEET STREET, E.C.

TO LIFE & FIRE INSURANCE COMPANIES.

THE CHIEF ACCOUNTANT of one of the Oldest JOINT STOCK BANKS in the North of England (in whose service he has been 18 years) desires an engagement as ASSISTANT SECRETARY or ACCOUNTANT in a respectable and well-established Assurance Office—Home or Colonial. The Advertiser has had 10 years' experience as Assurance Agent, and would not object to act, *occasionally*, as Inspector of Agents. Address, with name of Office, to "Excelsior," care of WM. DAWSON & SONS, 74, Cannon Street, City, E.C.

GRIFFITH DAVIES, F.R.S.

LATE ACTUARY TO THE GUARDIAN ASSURANCE COMPANY AND TO THE
REVERSIONARY SOCIETY.

TREATISE ON ANNUITIES, with numerous Tables based on the
Experience of the Equitable Society and on the Northampton Rate of Mortality.
8vo. boards, £1. 6s.

"One of the principal features of this work is the Rate of Mortality it contains, based upon the experience of the Equitable Society for a period of fifty-seven years, from 1768 to 1825."—*Preface.*

"The formation of tables, by which deferred, temporary, and increasing benefits are as easily calculated as those for the whole life, belongs to Mr. Barrett, as much as the invention and construction of logarithms to Napier. On the other hand, Mr. Griffith Davies, by various alterations and separate exhibition of Columns M and R, has increased the utility and extended the power of the method to an extent of which its inventor had not the least idea."—*Professor De Morgan.*

LONDON: CHARLES & EDWIN LAYTON, 150, Fleet Street.

LAYTONS' TABLE ALMANACK, 1860.

Law Terms; 1st Qr.; Full; Last Qr.; New. Asterisks in Year-Day Column refer to the Figures below; the interval between different dates is easily found from this column.

JANUARY.		FEB.		MAR.		APR.		MAY.		JUNE.		JULY.		AUG.		SEPT.		OCT.		NOV.		DECEMBER.	
D. of Week.	Day of Mth. Yr.	Day of Mth. Yr.	Day of Mth. Yr.	Day of Mth. Yr.	Day of Mth. Yr.	Day of Mth. Yr.	Day of Mth. Yr.	Day of Mth. Yr.	Day of Mth. Yr.	Day of Mth. Yr.	Day of Mth. Yr.	Day of Mth. Yr.	Day of Mth. Yr.	Day of Mth. Yr.	Day of Mth. Yr.	Day of Mth. Yr.	Day of Mth. Yr.	Day of Mth. Yr.	Day of Mth. Yr.	Day of Mth. Yr.	Day of Mth. Yr.	D. of Week.	
S	1	1				1	*					1	183					1	275				S
M	2					2	93					2	184					2	276				M
Tu	3					3	94	1	*			3	185					3	277				Tu
W	4	1	32			4	95	2	123			4	186	1	214			4	278	1	306		W
Th	5	2	33	1	61	5	96	3	124			5	187	2	215			5	279	2	307		Th
F	6	3	34	2	62	6	97	4	125	1	153	6	188	3	216			6	280	3	308	1	F
S	7	4	35	3	63	7	98	5	126	2	154	7	189	4	217	1	245	7	281	4	309	2	S
S	8	5	36	4	64	8	99	6	127	3	155	8	190	5	218	2	246	8	282	5	310	3	S
M	9	6	37	5	65	9	100	7	128	4	156	9	191	6	219	3	247	9	283	6	311	4	M
Tu	10	7	38	6	66	10	101	8	129	5	157	10	192	7	220	4	248	10	284	7	312	5	Tu
W	11	8	39	7	67	11	102	9	130	6	158	11	193	8	221	5	249	11	285	8	313	6	W
Th	12	9	40	8	68	12	103	10	131	7	159	12	194	9	222	6	250	12	286	9	314	7	Th
F	13	10	41	9	69	13	104	11	132	8	160	13	195	10	223	7	251	13	287	10	315	8	F
S	14	11	42	10	70	14	105	12	133	9	161	14	196	11	224	8	252	14	288	11	316	9	S
S	15	12	43	11	71	15	106	13	134	10	162	15	197	12	225	9	253	15	289	12	317	10	S
M	16	13	44	12	72	16	107	14	135	11	163	16	198	13	226	10	254	16	290	13	318	11	M
Tu	17	14	45	13	73	17	108	15	136	12	164	17	199	14	227	11	255	17	291	14	319	12	Tu
W	18	15	46	14	74	18	109	16	137	13	165	18	200	15	228	12	256	18	292	15	320	13	W
Th	19	16	47	15	75	19	110	17	138	14	166	19	201	16	229	13	257	19	293	16	321	14	Th
F	20	17	48	16	76	20	111	18	139	15	167	20	202	17	230	14	258	20	294	17	322	15	F
S	21	18	49	17	77	21	112	19	140	16	168	21	203	18	231	15	259	21	295	18	323	16	S
S	22	19	50	18	78	22	113	20	141	17	169	22	204	19	232	16	260	22	296	19	324	17	S
M	23	20	51	19	79	23	114	21	142	18	170	23	205	20	233	17	261	23	297	20	325	18	M
Tu	24	21	52	20	80	24	115	22	143	19	171	24	206	21	234	18	262	24	298	21	326	19	Tu
W	25	22	53	21	81	25	116	23	144	20	172	25	207	22	235	19	263	25	299	22	327	20	W
Th	26	23	54	22	82	26	117	24	145	21	173	26	208	23	236	20	264	26	300	23	328	21	Th
F	27	24	55	23	83	27	118	25	146	22	174	27	209	24	237	21	265	27	301	24	329	22	F
S	28	25	56	24	84	28	119	26	147	23	175	28	210	25	238	22	266	28	302	25	330	23	S
S	29	26	57	25	85	29	120	27	148	24	176	29	211	26	239	23	267	29	303	26	331	24	S
M	30	27	58	26	86	30	121	28	149	25	177	30	212	27	240	24	268	30	304	27	332	25	M
Tu	31	28	59	27	87			29	150	26	178	31	213	28	241	25	269						Tu
W		29	60	28	88			30	151	27	179			29	242	26	270						W
Th				29	89			31	152	28	180			30	243	27	271						Th
F				30	90					29	181			31	244	28	272						F
S				31	91					30	182					29							S
S																30	274						S
S																							S

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